

Fill in this information to identify the case:

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Debtor 1 Tonya Simpson

Debtor 2 aka Tonya Lashae Simpson  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Mississippi  
(State)

Case number 15-12264

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service  
Customer Service Center

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account: 9 7 2 3

Date of payment change:  
Must be at least 21 days after date  
of this notice 05/10/2018

New total payment: \$ 451.73  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 164.18 New escrow payment: \$ 164.35

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ 451.56 New mortgage payment: \$ 451.73

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Delonda Davis Date 04/10/2018  
Signature

Print: Delonda Davis Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company USDA - Rural Housing Service  
Customer Service Center

Address PO Box 66879  
Number Street  
St. Louis, MO 63166  
City State ZIP Code

Contact phone (800) 349-5097 ext. \_\_\_\_\_ Email csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi  
PAYMENT CHANGE SUMMARY

Completed By: Delonda Davis

04/10/2018

(Date)

Debtor(s) & Tonya Simpson  
Address: aka Tonya Lashae Simpson  
160 CR 553  
Ripley, MS 38663

Case No. 15-12264  
Claim No.  
USDA Acct No. 9 7 2 3

Attorney & William C. Cunningham  
Address: P.O. Box 7177  
Tupelo, MS 38802-7177

Trustee & Terre M. Vardaman  
Address: P. O. Box 1326  
Brandon, MS 39043

Effective 05/10/2018, the monthly ongoing payment is changing due to:

No Yes ☒ ESCROW:

No ☒ Yes OTHER:

PAYMENT CALCULATION

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>287.38</u>	Principal & Interest	<u>287.38</u>
Less Subsidy		Less Subsidy	
Total P&I Payment	<u>287.38</u>	Total P&I Payment	<u>287.38</u>
Escrow	<u>140.59</u>	Escrow	<u>151.99</u>
Escrow shortage	<u>23.59</u>	Escrow shortage	<u>12.36</u>
Total Escrow	<u>164.18</u>	Total Escrow	<u>164.35</u>
Fees		Fees	
Total Payment	<u>451.56</u>	Total Payment	<u>451.73</u>

**CERTIFICATE OF SERVICE**

I, Delonda Davis, do hereby certify that on 04/10/2018, I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Debtor(s)

Tonya Simpson  
aka Tonya Lashae Simpson  
160 CR 553  
Ripley, MS 38663

Via CM/ECF:

Debtor's Attorney of Record:

William C. Cunningham  
P.O. Box 7177  
Tupelo, MS 38802-7177

Chapter 13 Trustee:

Terre M. Vardaman  
P. O. Box 1326  
Brandon, MS 39043

Date: 04/10/2018

/s/ Delonda Davis

Delonda Davis  
Bankruptcy Specialist  
USDA, Rural Housing Service  
1-800-349-5097 ext. 5387

USDA RURAL DEVELOPMENT - CSC -650  
4300 GOODFELLOW BLVD.  
BLDG 105E FC-252  
ST. LOUIS MO 63120-1703  
  
800-414-1226

TONYA L SIMPSON  
160 CR 553  
RIPLEY MS 38663

DATE: 11/29/17

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.  
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS  
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED  
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 03/18 THROUGH 02/19.

----- ANTICIPATED PAYMENTS FROM ESCROW - 03/18 THROUGH 02/19 -----  
INSURANCE 1484.00  
COUNTY TAX 339.98

TOTAL PAYMENTS FROM ESCROW 1823.98

MONTHLY PAYMENT TO ESCROW 151.99 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 03/18 THROUGH 02/19-----  
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --  
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED  
ACTUAL STARTING BALANCE 7.35 304.08  
MAR 18 151.99 159.34 456.07  
APR 18 151.99 311.33 608.06  
MAY 18 151.99 463.32 760.05  
JUN 18 151.99 615.31 912.04  
JUL 18 151.99 767.30 1064.03  
AUG 18 151.99 919.29 1216.02  
SEP 18 151.99 1071.28 1368.01  
OCT 18 151.99 1223.27 1520.00  
NOV 18 151.99 1375.26 1671.99  
DEC 18 151.99 1527.25 1823.98  
JAN 19 151.99 339.98 COUNTY TAX 1339.26 1635.99  
FEB 19 151.99 1484.00 INSURANCE ALP 7.25 RLP 303.98

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE  
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -296.73.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED  
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	287.38
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	151.99
PLUS: AMORTIZED FEE PAYMENT	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	12.36
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 03/10/18 451.73  
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 303.98.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 303.98.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
08/15	148.11	09/15	148.11	10/15 4613.19 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
02/18	1484.00	INSURANCE	01/18	339.98 COUNTY TAX
00/00	0.00		00/00	0.00

USDA RURAL DEVELOPMENT - CSC -650  
 4300 GOODFELLOW BLVD.  
 BLDG 105E FC-252  
 ST. LOUIS MO 63120-1703  
 800-414-1226

TONYA L SIMPSON  
 160 CR 553  
 RIPLEY MS 38663

DATE: 11/29/17

\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY \*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING MAR, 2017 AND ENDING FEB, 2018. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF MAR, 2017 IS ---

PRINCIPAL & INTEREST	287.38
ESCROW DEPOSIT	140.59
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	23.59
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	451.56

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		DESCRIPTION	-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL		PRIOR PRJ	ACTUAL
DEC 16	138.81	148.11			339.98 COUNTY	1665.81	-1890.30
		148.11					
JAN 17	138.81		318.81	1484.00	INSURA	1485.81	-3374.30
					STARTING BALANCE	281.22	-3374.30
MAR 17	140.59	*				421.81	-3374.30 A
APR 17	140.59	*				562.40	-3374.30
MAY 17	140.59	*				702.99	-3374.30
JUN 17	140.59	*				843.58	-3374.30
JUL 17	140.59	*				984.17	-3374.30
AUG 17	140.59	148.11*				1124.76	-3226.19
SEP 17	140.59	148.11*				1265.35	-3078.08
OCT 17	140.59	*				1405.94	-3078.08
NOV 17	140.59	**				1546.53	-3078.08

DEC 17	140.59	**			1687.12	-3078.08
JAN 18	140.59	**	332.12	**	1495.59	-3078.08
FEB 18	140.59	**	1355.00	**	281.18 T	-3078.08

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 281.18. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -3374.30.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (\*\*) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

04/15	148.11	05/15	148.11	06/15	148.11
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/17	1355.00	INSURANCE	01/17	332.12	COUNTY TAX
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00/00	0.00	00/00	0.00
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